

Fill in this information to identify your case:

Debtor 1 Joseph McComb

Debtor 2 Melanie McComb  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA,  
PHILADELPHIA DIVISION

Case number 18-12258  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☐ No

☒ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

20

☐ No

☒ Yes

Son

14

☐ No

☒ Yes

Daughter

13

☐ No

☒ Yes

Son

11

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,991.13

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 118.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1  
Debtor 2 **McComb, Joseph & McComb, Melanie**

Case number (if known) **18-12258**

<p>6. <b>Utilities:</b>          6a. Electricity, heat, natural gas          6b. Water, sewer, garbage collection          6c. Telephone, cell phone, Internet, satellite, and cable services          6d. Other. Specify: <u>trash pick up</u>  <u>cable, internet and home telephone</u></p> <p>7. <b>Food and housekeeping supplies</b></p> <p>8. <b>Childcare and children's education costs</b></p> <p>9. <b>Clothing, laundry, and dry cleaning</b></p> <p>10. <b>Personal care products and services</b></p> <p>11. <b>Medical and dental expenses</b></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b></p> <p>14. <b>Charitable contributions and religious donations</b></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.          15a. Life insurance          15b. Health insurance          15c. Vehicle insurance          15d. Other insurance. Specify: _____</p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. <b>Installment or lease payments:</b>          17a. Car payments for Vehicle 1          17b. Car payments for Vehicle 2          17c. Other. Specify: _____          17d. Other. Specify: _____</p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____</p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>          20a. Mortgages on other property          20b. Real estate taxes          20c. Property, homeowner's, or renter's insurance          20d. Maintenance, repair, and upkeep expenses          20e. Homeowner's association or condominium dues</p> <p>21. <b>Other:</b> Specify: <u>Personal grooming</u></p> <p>22. <b>Calculate your monthly expenses</b>          22a. Add lines 4 through 21.          22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2          22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. <b>Calculate your monthly net income.</b>          23a. Copy line 12 (your combined monthly income) from Schedule I.          23b. Copy your monthly expenses from line 22c above.           23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  <input checked="" type="checkbox"/> No.  <input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span></p>	<table border="0"> <tr><td>6a. \$</td><td><u>300.00</u></td></tr> <tr><td>6b. \$</td><td><u>221.00</u></td></tr> <tr><td>6c. \$</td><td><u>256.00</u></td></tr> <tr><td>6d. \$</td><td><u>38.00</u></td></tr> <tr><td></td><td><u>200.00</u></td></tr> <tr><td>7. \$</td><td><u>600.00</u></td></tr> <tr><td>8. \$</td><td><u>0.00</u></td></tr> <tr><td>9. \$</td><td><u>54.00</u></td></tr> <tr><td>10. \$</td><td><u>0.00</u></td></tr> <tr><td>11. \$</td><td><u>60.00</u></td></tr> <tr><td>12. \$</td><td><u>150.00</u></td></tr> <tr><td>13. \$</td><td><u>50.00</u></td></tr> <tr><td>14. \$</td><td><u>0.00</u></td></tr> <tr><td>15a. \$</td><td><u>0.00</u></td></tr> <tr><td>15b. \$</td><td><u>0.00</u></td></tr> <tr><td>15c. \$</td><td><u>200.00</u></td></tr> <tr><td>15d. \$</td><td><u>0.00</u></td></tr> <tr><td>16. \$</td><td><u>0.00</u></td></tr> <tr><td>17a. \$</td><td><u>0.00</u></td></tr> <tr><td>17b. \$</td><td><u>0.00</u></td></tr> <tr><td>17c. \$</td><td><u>0.00</u></td></tr> <tr><td>17d. \$</td><td><u>0.00</u></td></tr> <tr><td>18. \$</td><td><u>0.00</u></td></tr> <tr><td>19. \$</td><td><u>0.00</u></td></tr> <tr><td>20a. \$</td><td><u>0.00</u></td></tr> <tr><td>20b. \$</td><td><u>0.00</u></td></tr> <tr><td>20c. \$</td><td><u>0.00</u></td></tr> <tr><td>20d. \$</td><td><u>0.00</u></td></tr> <tr><td>20e. \$</td><td><u>0.00</u></td></tr> <tr><td>21. +\$</td><td><u>50.00</u></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0" style="width: 100%;"> <tr><td>\$</td><td><u>4,338.13</u></td></tr> <tr><td>\$</td><td><u>2,108.00</u></td></tr> <tr><td>\$</td><td><u>6,446.13</u></td></tr> </table> </div> <table border="0" style="margin-top: 10px;"> <tr><td>23a. \$</td><td><u>7,102.54</u></td></tr> <tr><td>23b. -\$</td><td><u>6,446.13</u></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <table border="0" style="width: 100%;"> <tr><td>23c. \$</td><td><u>656.41</u></td></tr> </table> </div>	6a. \$	<u>300.00</u>	6b. \$	<u>221.00</u>	6c. \$	<u>256.00</u>	6d. \$	<u>38.00</u>		<u>200.00</u>	7. \$	<u>600.00</u>	8. \$	<u>0.00</u>	9. \$	<u>54.00</u>	10. \$	<u>0.00</u>	11. \$	<u>60.00</u>	12. \$	<u>150.00</u>	13. \$	<u>50.00</u>	14. \$	<u>0.00</u>	15a. \$	<u>0.00</u>	15b. \$	<u>0.00</u>	15c. \$	<u>200.00</u>	15d. \$	<u>0.00</u>	16. \$	<u>0.00</u>	17a. \$	<u>0.00</u>	17b. \$	<u>0.00</u>	17c. \$	<u>0.00</u>	17d. \$	<u>0.00</u>	18. \$	<u>0.00</u>	19. \$	<u>0.00</u>	20a. \$	<u>0.00</u>	20b. \$	<u>0.00</u>	20c. \$	<u>0.00</u>	20d. \$	<u>0.00</u>	20e. \$	<u>0.00</u>	21. +\$	<u>50.00</u>	\$	<u>4,338.13</u>	\$	<u>2,108.00</u>	\$	<u>6,446.13</u>	23a. \$	<u>7,102.54</u>	23b. -\$	<u>6,446.13</u>	23c. \$	<u>656.41</u>
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Debtor 1  
Debtor 2 **McComb, Joseph & McComb, Melanie**

Case number (if known) **18-12258**

Fill in this information to identify your case:

Debtor 1 **Joseph McComb**  
Debtor 2 **Melanie McComb**  
(Spouse, if filing)  
United States Bankruptcy Court for the: **EASTERN DISTRICT OF PENNSYLVANIA,  
PHILADELPHIA DIVISION**  
Case number **18-12258**  
(If known)

Check if this is:

- ☐ An amended filing  
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MM / DD / YYYY

☐

Official Form 106J-2

**Schedule J-2: Your Expenses for Separate Household of Debtor 2**

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Do you and Debtor 1 maintain separate households?

☐ No. Do not complete this form.  
☒ Yes

2. Do you have dependents? ☐ No

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents names.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 2

Dependent's age

Does dependent live with you?

Daughter

20

☐ No

☒ Yes

Son

14

☐ No

☒ Yes

Daughter

13

☐ No

☒ Yes

Son

11

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **600.00**

If not included in line 4:

4a. Real estate taxes

4a. \$ **0.00**

4b. Property, homeowner's, or renter's insurance

4b. \$ **0.00**

Debtor 1 Debtor 2	<b>McComb, Joseph &amp; McComb, Melanie</b>	Case number (if known)	<b>18-12258</b>
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<p>4c. Home maintenance, repair, and upkeep expenses</p> <p>4d. Homeowner's association or condominium dues</p> <p>5. <b>Additional mortgage payments for your residence</b>, such as home equity loans</p> <p>6. <b>Utilities:</b></p> <p>6a. Electricity, heat, natural gas</p> <p>6b. Water, sewer, garbage collection</p> <p>6c. Telephone, cell phone, Internet, satellite, and cable services</p> <p>6d. Other. Specify: <u>cell phones and the triple play</u></p> <p>7. <b>Food and housekeeping supplies</b></p> <p>8. <b>Childcare and children's education costs</b></p> <p>9. <b>Clothing, laundry, and dry cleaning</b></p> <p>10. <b>Personal care products and services</b></p> <p>11. <b>Medical and dental expenses</b></p> <p>12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b></p> <p>14. <b>Charitable contributions and religious donations</b></p> <p>15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.</p> <p>15a. Life insurance</p> <p>15b. Health insurance</p> <p>15c. Vehicle insurance</p> <p>15d. Other insurance. Specify: _____</p> <p>16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. <b>Installment or lease payments:</b></p> <p>17a. Car payments for Vehicle 1</p> <p>17b. Car payments for Vehicle 2</p> <p>17c. Other. Specify: _____</p> <p>18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b></p> <p>19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____</p> <p>20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b></p> <p>20a. Mortgages on other property</p> <p>20b. Real estate taxes</p> <p>20c. Property, homeowner's, or renter's insurance</p> <p>20d. Maintenance, repair, and upkeep expenses</p> <p>20e. Homeowner's association or condominium dues</p> <p>21. <b>Other:</b> Specify: <u>Personal grooming</u></p>	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 10%;">4c.</td><td style="width: 10%;">\$</td><td style="width: 10%; border-bottom: 1px solid black;"></td><td style="width: 10%; border-bottom: 1px solid black;"><b>0.00</b></td></tr> <tr><td>4d.</td><td>\$</td><td style="border-bottom: 1px solid black;"></td><td style="border-bottom: 1px solid black;"><b>0.00</b></td></tr> <tr><td>5.</td><td>\$</td><td style="border-bottom: 1px solid black;"></td><td style="border-bottom: 1px solid black;"><b>0.00</b></td></tr> <tr><td colspan="4"> </td></tr> <tr><td>6a.</td><td>\$</td><td style="border-bottom: 1px solid black;"></td><td style="border-bottom: 1px solid black;"><b>0.00</b></td></tr> <tr><td>6b.</td><td>\$</td><td style="border-bottom: 1px solid black;"></td><td style="border-bottom: 1px solid black;"><b>0.00</b></td></tr> 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black;"></td><td style="border-bottom: 1px solid black;"><b>0.00</b></td></tr> </table> <div style="border: 1px solid black; padding: 5px; margin-top: 5px; text-align: right;"> <p>\$ <b>2,108.00</b></p> </div>	4c.	\$		<b>0.00</b>	4d.	\$		<b>0.00</b>	5.	\$		<b>0.00</b>					6a.	\$		<b>0.00</b>	6b.	\$		<b>0.00</b>	6c.	\$		<b>100.00</b>	6d.	\$		<b>0.00</b>		\$		<b>220.00</b>	7.	\$		<b>294.00</b>	8.	\$		<b>0.00</b>	9.	\$		<b>50.00</b>	10.	\$		<b>0.00</b>	11.	\$		<b>0.00</b>	12.	\$		<b>100.00</b>	13.	\$		<b>100.00</b>	14.	\$		<b>0.00</b>					15a.	\$		<b>0.00</b>	15b.	\$		<b>0.00</b>	15c.	\$		<b>174.00</b>	15d.	\$		<b>0.00</b>	16.	\$		<b>0.00</b>	17a.	\$		<b>430.00</b>	17b.	\$		<b>0.00</b>	17c.	\$		<b>0.00</b>	18.	\$		<b>0.00</b>	19.	\$		<b>0.00</b>					20a.	\$		<b>0.00</b>	20b.	\$		<b>0.00</b>	20c.	\$		<b>0.00</b>	20d.	\$		<b>0.00</b>	20e.	\$		<b>0.00</b>	21.	+\$		<b>40.00</b>		\$		<b>0.00</b>
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22. **Your monthly expenses.** Add lines 5 through 21.  
The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.

  

23. Line not used on this form.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**  
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here: